

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-17417
Scott & Geraldine Bayles Judge: MBK

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 05/05/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO Initial Debtor: /s/SB Initial Co-Debtor: /s/GB

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 553.00 per month to the Chapter 13 Trustee, starting on
June 1, 2021 for approximately 11 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

☒ NONE

13 Trustee and disbursed pre-confirmation to _____ (creditor).

debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Brick Utilities	121 Atrium Drive, Brick, NJ	\$1,160.14	0	\$1,160.14	

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
American General-2nd mort	121 Atrium Drive, Brick	\$0 discharged in prior ch 7	\$314,000.00	\$317,300.00	\$0	0%	\$0
US Dept of Housing -3rd mtg	121 Atrium Drive, Brick	\$11,974.35	\$314,000.00	\$317,300.00	\$0	0%	\$0
US Dept of Housing-4th mtg	121 Atrium Drive, Brick	\$63,715.25	\$314,000.00	\$317,300.00	\$0	0%	\$0
Ally Financial	2015 Chevy	\$25,684.00	\$11,000.00	\$0	\$11,000.00	4.5%	\$12,304.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Credit Acceptance	2013 Chevy Cruz	Unknown	surrendered in full satisfaction of debt/lien
The Bank of NY	18 South Elm Street, Fords, NJ 08863	Unknown	surrendered in full satisfaction of debt/lien

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Midfirst Bank - 1st Mortgage on property 121 Atrium Drive, Brick, NJ - regular monthly payment to be made outside the chapter 13 plan as per loan modification agreement.

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
American General - 2nd mortgage	121 Atrium Drive Brick, NJ	\$0	\$314,000.00	\$317,320.00	0	Total amount of the lien, debt discharged in prior chapter 7
US Dept of Housing -3rd mtg	121 Atrium Drive Brick, NJ	\$11,974.35	\$314,000.00	\$317,320.00	0	Total amount of the lien, debt discharged in prior chapter 7
US Dept of Housing-4th mtg	121 Atrium Drive Brick, NJ	\$63,715.25	\$314,000.00	\$317,320.00	0	Total amount of the lien, debt discharged in prior chapter 7

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Ally Consumer (Portfolio Recovery)	2015 Chevy Impala	\$25,684.00	\$11,000.00	\$11,000.00	balance of lien interest above 4.5% rate

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 03/24/2020.

Explain below **why** the plan is being modified:

Debtors received a final loan modification

Explain below **how** the plan is being modified:

part 1c: removing loan modification
part 4a: removing 1st mortgage as secured creditor
part 4f: adding 1st mortgage to be paid outside of bankruptcy

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 05/05/2021

/s/Scott Michael Bayles
Debtor

Date: 05/05/2021

/s/Geraldine Marie Bayles
Joint Debtor

Date: 05/05/2021

/s/William H. Oliver, Jr.
Attorney for Debtor(s)

In re:
Scott Michael Bayles
Geraldine Marie Bayles
Debtors

Case No. 19-17417-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 21, 2021

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279
518177835	+ Barron Emergency Phusicians, P.O. Box 7418, Philadelphia, PA 19101-7418
518190961	Brick Township Municipal Utilities Autho., 1551 Hwy 88 West, Brick, NJ 08724-2399
518177836	+ Brick Utilities, 1551 Highway 88 West, Brick, NJ 08724-2399
518177846	+ Continental Finance Co, Po Box 8099, Newark, DE 19714-8099
518177847	Continental Finance Co, 4450 New Linden Hill Rd, Wilmington, DE 19808
518177856	+ Doody Retrievers, LLC, 20 Mills Ave, Port Monmouth, NJ 07758-1114
518177857	Drugscan, Inc., PO Box 347, Horsham, PA 19044-0347
518177859	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518177858	+ First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518177860	+ Foreclosure Processing Services, Superior Court Clerk, PO Box 971, Trenton, NJ 08625-0971
518177861	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
518177863	JCP& L, P.O. Box 600, Allenhurst, NJ 07709
518177864	JCP&L, PO Box 3687, Akron, OH 44309-3687
518270692	+ Jersey Central Power & Light/First Energy, 101 Crawford's Corner Rd, Bldg. #1 Suite 1-511, Holmdel, NJ 07733-1976
518285023	MidFirst Bank, c/o Wells Fargo Bank, N.A. as servicer, Default Doc Processing MAC# N9286-01Y, 1000 Blue Gentian Rd, Eagan, MN 55121-7700
518177867	#+ Mosquito Authority, 2200 Gateway Centre Blvd, Suite 220, Morrisville, NC 27560-6218
518177868	Myriad Emergency Physicians, LLC, PO Box 7418, Philadelphia, PA 19101-7418
518177870	+ NJ E-ZPass, Violation Processing Center, PO Box 4971, Trenton, NJ 08650-4971
518177871	+ NJ EZPass, PO Box 4971, Trenton, NJ 08650-4971
518308726	+ Ocean Medical Center, CCCB, POB 1750, Whitehouse Sta, NJ 08889-1750
518177872	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court.; State of New Jersey, Department of the Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0187
518177873	Sunrise Credit Services, Inc, PO Box 9168, Farmingdale, NY 11735-9168
518177874	Surge, PO Box 6812, Carol Stream, IL 60197-6812
518177877	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426
518177878	+ Wells Fargo Home Mortgage/Midfirst Bank, Po Box 9065, Temecula, CA 92589-9065

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2021 21:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	May 21 2021 21:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnnotifications@creditacceptance.com	May 21 2021 21:33:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
518300759	Email/Text: ally@ebn.phinsolutions.com		

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		May 21 2021 21:33:00	Ally Capital, PO Box 130424, Roseville, MN 55113-0004
518177833	+ Email/Text: ally@ebn.phinsolutions.com	May 21 2021 21:33:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
518182178	Email/PDF: MerrickBKNotifications@Resurgent.com	May 21 2021 21:55:46	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518177838	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 21 2021 21:57:36	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518177839	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 21 2021 21:57:36	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518177837	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 21 2021 21:57:36	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
518245245	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 21 2021 21:56:07	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518177840	+ Email/Text: bankruptcy@certifiedcollection.com	May 21 2021 21:35:00	Certified Credit & Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
518177841	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2021 21:34:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
518177842	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2021 21:34:00	Comenity Bank/roamans, Po Box 182125, Columbus, OH 43218-2125
518177844	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2021 21:34:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
518177843	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2021 21:34:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518177845	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 21 2021 21:34:00	Comenitycb/serta, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
518177848	+ Email/Text: convergent@ebn.phinsolutions.com	May 21 2021 21:36:00	Convergent Outsourcing, 800 SW 39th St. Po box 9004, Renton, WA 98057-9004
518177849	+ Email/Text: ebnotifications@creditacceptance.com	May 21 2021 21:33:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
518177850	+ Email/Text: bankruptcy_notifications@ccsusa.com	May 21 2021 21:37:00	Credit Collections Services, 725 canton Street, Norwood, MA 02062-2679
518177851	+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2021 21:56:45	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518177852	+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2021 21:57:38	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518177853	+ Email/PDF: creditonebknotifications@resurgent.com	May 21 2021 21:56:45	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518177854	Email/Text: mrdiscen@discover.com	May 21 2021 21:33:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518177855	Email/Text: mrdiscen@discover.com	May 21 2021 21:33:00	Discover Financial, Pob 15316, Wilmington, DE 19850
518177862	Email/Text: sbse.cio.bnc.mail@irs.gov	May 21 2021 21:34:00	Internal Revenue Service, Special Procedures, Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
518305124	Email/PDF: resurgentbknotifications@resurgent.com	May 21 2021 21:56:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518182179	Email/PDF: MerrickBKNotifications@Resurgent.com	May 21 2021 21:55:46	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518177865	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 21 2021 21:56:36	Merrick Bank Corp, Po Box 9201, Old Bethpage,

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			NY 11804-9001
518177866	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2021 21:35:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
518177869	+ Email/PDF: pa_dc_claims@navient.com	May 21 2021 21:56:51	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500
518310843	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 21 2021 21:56:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
518255090	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 21 2021 21:36:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518183126	Email/Text: bnc-quantum@quantum3group.com	May 21 2021 21:35:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518299183	Email/Text: bnc-quantum@quantum3group.com	May 21 2021 21:35:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518177834	Email/PDF: cbp@onemainfinancial.com	May 21 2021 21:56:37	American General Finance, P. O. Box 742536, Cincinnati, OH 45274-2536
518191602	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 21 2021 21:57:51	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518411921	+ Email/Text: BKBCNMAIL@carringtonms.com	May 21 2021 21:33:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
518312320	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	May 21 2021 21:55:53	U.S. Department of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 20410-0002
518200401	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	May 21 2021 21:55:53	US Dept. of HUD, 451 7th Street SW, Washington D.C. 20410-0001
518292787	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 21 2021 21:57:51	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518177875	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 21 2021 21:33:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225
518177876	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 21 2021 21:33:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-3

User: admin

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Date: May 23, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecmail@mortoncraig.com mortoncraigecef@gmail.com
Kathleen M Magoon	on behalf of Creditor MIDFIRST BANK kmagoon@logs.com kathleenmagoon@gmail.com
Rebecca Ann Solarz	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Joint Debtor Geraldine Marie Bayles court docs@oliverandlegg.com R59915@notify.bestcase.com
William H. Oliver, Jr.	on behalf of Debtor Scott Michael Bayles court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 9